

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0 Valuation of Security

0 Assumption of Executory Contract or Unexpired Lease

0 Lien Avoidance

Last revised: September 1, 2018

**UNITED STATES BANKRUPTCY COURT
District of New Jersey**

In Re: **Willie M Armstrong**

Case No.: **19-10016-MBK**

Judge: **Michael B. Kaplan**

Debtor(s)

1st AMENDED CHAPTER 13 PLAN AND MOTIONS - PRE CONFIRMATION

☒ Original

☒ Modified/Notice Required

Date: March 19, 2019

☐ Motions Included

☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE.

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the Notice. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney dlr Initial Debtor: WMA Initial Co-Debtor _____

Part 1: Payment and Length of Plan

a. The debtor shall pay 321.00 Monthly to the Chapter 13 Trustee, starting on April 1, 2019 for approximately 58 months, in addition to amounts already paid to date.

b. The debtor shall make plan payments to the Trustee from the following sources:

- ☒ Future Earnings
☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property
Description:
Proposed date for completion: _____

☐ Refinance of real property:
Description:
Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:
Description:
Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☐ Other information that may be important relating to the payment and length of plan:

Part 2: Adequate Protection

☒ NONE

a. Adequate protection payments will be made in the amount of \$____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to ____ (creditor).

b. Adequate protection payments will be made in the amount of \$____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: ____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
Daniel L. Reinganum, Esq.	Attorney Fees	\$4,322
Internal Revenue Service	Taxes and certain other debts	\$6,759
		Computed as \$5,969.52 priority claim, plus 5% interest on same.

<p>b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one:</p> <p><input checked="" type="checkbox"/> None</p> <p><input type="checkbox"/> The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):</p>		
Creditor	Type of Priority	Amount to be Paid

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
Specialized Loan Servicing (servicer)	12 Hearthstone Boulevard Pemberton, NJ 08068 Burlington County	\$1,221.15	0.00	\$1,221.15	Per Contract
Ditech	12 Hearthstone Boulevard Pemberton, NJ 08068 Burlington County	\$5,006.18	0.00	\$5,006.18	Per Contract

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
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c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation
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d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to Be Paid
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-NONE-

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☒ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
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f. Secured Claims Unaffected by the Plan ☒ NONE

The following secured claims are unaffected by the Plan:

Creditor

g. Secured Claims to be Paid in Full Through the Plan ☒ NONE

Creditor	Collateral	Total Amount to be Paid through the Plan
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Part 5: Unsecured Claims ☐ NONE

a. **Not separately classified** allowed non-priority unsecured claims shall be paid:

☐ Not less than \$ ___ to be distributed *pro rata*

☒ Not less than 0 percent

☐ *Pro Rata* distribution from any remaining funds

b. **Separately classified unsecured** claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid
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Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected,

except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
Ford Motor Credit	None	Auto Lease	ASSUMED	PER CONTRACT
Volvo Financial Services	None	Auto Lease	REJECTED	WILL NOT PAY

Part 7: Motions ☒ **NONE**

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens under 11 U.S.C. Section 522(f). ☒ **NONE**

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided
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b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒

NONE

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified
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c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured
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Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon Confirmation
☐ Upon Discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee Commissions
- 2) Other Administrative Claims
- 3) Secured Claims
- 4) Lease Arrearages
- 5) Priority Claims
- 6) General Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☒ is, ☐ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☒ NONE

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: 1/3/2019

Explain below why the plan is being modified:	Explain below how the plan is being modified:
<p>IRS POC came in higher than expected.</p> <p>2nd Mortgage POC came in higher than expected.</p> <p>Debtor needs to extend plan duration in order to keep plan payments affordable.</p>	<p>Plan duration extended to 60 months. Monthly payment reduced from \$330/mo to \$321/mo</p> <p>Cure amounts to 1st Mortgage Company and 2nd Mortgage Company amended to match POC amounts.</p>

Are Schedules I and J being filed simultaneously with this Modified Plan? ☐ Yes ☒ No

Part 10 : Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to *Local Form, Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: March 19, 2019

/s/ Willie M Armstrong
Willie M Armstrong
Debtor

Date: _____

Joint Debtor

Date March 19, 2019

/s/ Daniel L. Reinganum, Esq.

Daniel L. Reinganum, Esq.

Attorney for the Debtor(s)

Certificate of Notice Page 8 of 9
 United States Bankruptcy Court
 District of New Jersey

In re:
 Willie Mae Armstrong
 Debtor

Case No. 19-10016-MBK
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: pdf901

Page 1 of 2
 Total Noticed: 36

Date Rcvd: Mar 20, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 22, 2019.

db
 517948938 +Willie Mae Armstrong, 12 Hearthstone Boulevard, Pemberton, NJ 08068-1561
 +Aes/njhighed, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
 517948939 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank Of America, Attn: Bankruptcy, Po Box 982238,
 El Paso, TX 79998)
 517948940 +Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
 517948946 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 517948947 +Experian, PO Box 4500, Allen, TX 75013-1311
 517948948 ++FORD MOTOR CREDIT COMPANY, P O BOX 62180, COLORADO SPRINGS CO 80962-2180
 (address filed with court: Ford Motor Credit, Nat'l Bankruptcy Service Center, PO Box 62180,
 Colorado Springs, CO 80962)
 517992842 +PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
 517948951 +State of New Jersey Division of Taxation, PO Box 046, Trenton, NJ 08601-0046
 517948956 +TransUnion, PO Box 2000, Chester, PA 19016-2000
 518101237 +U.S. Bank National Association Trustee (See 410), c/o Specialized Loan Servicing LLC,
 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517948957 +Volvo Car Financial Sv, 1 Volvo Dr, Rockleigh, NJ 07647-2507

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usan.j.njbankr@usdoj.gov Mar 20 2019 23:51:19 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 20 2019 23:51:14 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 517948937 +E-mail/Text: mary.stewart@abcofcu.org Mar 20 2019 23:52:12 ABCO FCU, Attn: Bankruptcy,
 Po Box 247, Rancocas, NJ 08073-0247
 517948941 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 20 2019 23:50:56 Comenity Bank/Carsons,
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 517948942 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 20 2019 23:50:56 Comenity Bank/Roomans,
 Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
 517948943 E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 20 2019 23:50:55 Comenity Capital Bank/HSN,
 Attn: Bankruptcy Dept, Po Box 18215, Columbus, OH 43218
 517948944 +E-mail/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM Mar 20 2019 23:50:56 Comenitycapital/boscof,
 Attn: Bankruptcy Dept, Po Box 182125, Columbus, OH 43218-2125
 517948945 +E-mail/Text: bankruptcy.bnc@ditech.com Mar 20 2019 23:50:47 Ditech, Attn: Bankruptcy,
 Po Box 6172, Rapid City, SD 57709-6172
 518101187 E-mail/Text: bankruptcy.bnc@ditech.com Mar 20 2019 23:50:47 Ditech Financial LLC,
 P.O. Box 6154, Rapid City, SD 57709-6154
 517948949 +E-mail/Text: cio.bncmail@irs.gov Mar 20 2019 23:50:31 Internal Revenue Service,
 Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 518067932 E-mail/PDF: resurgentbknofications@resurgent.com Mar 20 2019 23:57:35 LVNV Funding, LLC,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517948950 +E-mail/Text: bk@lendingclub.com Mar 20 2019 23:51:55 LendingClub, Attn: Bankruptcy,
 71 Stevenson St, Ste 1000, San Francisco, CA 94105-2967
 518048176 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 20 2019 23:57:25
 Portfolio Recovery Associates, LLC, c/o Amazon.com Store Card, POB 41067,
 Norfolk VA 23541
 518060331 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 20 2019 23:56:44
 Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
 518048199 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 21 2019 00:19:02
 Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
 518048267 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 20 2019 23:57:27
 Portfolio Recovery Associates, LLC, c/o Paypal Extras Mastercard, POB 41067,
 Norfolk VA 23541
 518064920 E-mail/Text: bnc-quantum@quantum3group.com Mar 20 2019 23:51:05
 Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
 518064922 E-mail/Text: bnc-quantum@quantum3group.com Mar 20 2019 23:51:05
 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788,
 Kirkland, WA 98083-0788
 517951168 +E-mail/PDF: gecsedirecoverycorp.com Mar 20 2019 23:56:00 Synchrony Bank,
 c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517948952 +E-mail/PDF: gecsedirecoverycorp.com Mar 20 2019 23:57:14 Synchrony Bank/Amazon,
 Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 517948953 +E-mail/PDF: gecsedirecoverycorp.com Mar 20 2019 23:56:33 Synchrony Bank/Care Credit,
 Attn: Bankruptcy Dept, Po Box 965061, Orlando, FL 32896-5061
 517948954 +E-mail/PDF: gecsedirecoverycorp.com Mar 20 2019 23:57:14 Synchrony Bank/Gap,
 Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
 517948955 E-mail/Text: bankruptcy@td.com Mar 20 2019 23:51:22 TD Bank, N.A., 32 Chestnut Street,
 Po Box 1377, Lewiston, ME 04243
 517973922 +E-mail/Text: BKRMailOps@weltman.com Mar 20 2019 23:51:25
 Volvo Car Financial Services US, LLC, c/o Weltman, Weinberg & Reis Co LPA,
 323 W. Lakeside Ave Suite 200, Cleveland OH 44113-1009

TOTAL: 24

District/off: 0312-3

User: admin
Form ID: pdf901

Page 2 of 2
Total Noticed: 36

Date Rcvd: Mar 20, 2019

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 22, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 19, 2019 at the address(es) listed below:

Albert Russo docs@russotrustee.com
Daniel L Reinganum on behalf of Debtor Willie Mae Armstrong DanielR@McDowellLegal.com,
kgresh@mcdowelllegal.com;djamison@mcdowelllegal.com;ilwood@mcdowelllegal.com;cgetz@mcdowelllegal.c
om;mfunk@mcdowelllegal.com;reinganumdr62202@notify.bestcase.com
Denise E. Carlon on behalf of Creditor DITECH FINANCIAL LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Kevin Gordon McDonald on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmlawgroup.com,
bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5